

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Louis E Waite  
 Deborah A. Waite  
 Debtors

Case No. 18-11036-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 152

Page 1 of 2  
 Total Noticed: 55

Date Rcvd: Apr 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2018.

db/jdb  
 smg +Louis E Waite, Deborah A. Waite, 3326 Lehigh Street, Bethlehem, PA 18020-6431  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14056959 +AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
 14056961 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
 14056960 +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14056965 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 14056964 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 St Louis, MO 63179-0040  
 14056967 +Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789  
 14056966 +Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 14056968 +Comenitycapital/bosco, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125  
 14056969 +Comenitycapital/bosco, Po Box 182120, Columbus, OH 43218-2120  
 14056974 +First Commonwealth Fcu, 257 Broadhead Rd, Bethlehem, PA 18017-8938  
 14056978 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 14064701 +Quicken Loans, Inc., c/o Kevin G. McDonald, Esq., 701 Market Street, Ste 5000,  
 Philadelphia, PA 19106-1541  
 14056992 +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
 14056993 +Target, Po Box 673, Minneapolis, MN 55440-0673  
 14056994 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438  
 14056995 Wells Fargo Bank, Credit Bureau Dispute Resoluti, Des Moines, IA 50306  
 14056996 +Wells Fargo Bank Nv Na, Po Box 94435, Albuquerque, NM 87199-4435  
 14070543 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438  
 14067464 +Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, Saint Louis Park, MN 55426-4938

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 12 2018 01:37:19  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 12 2018 01:37:33 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/PDF: gecsed@recoverycorp.com Apr 12 2018 01:35:21 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14056962 +E-mail/Text: bkr@cardworks.com Apr 12 2018 01:37:08 Cardworks/CW Nexus, Attn: Bankruptcy,  
 Po Box 9201, Old Bethpage, NY 11804-9001  
 14056963 +E-mail/Text: bkr@cardworks.com Apr 12 2018 01:37:08 Cardworks/CW Nexus, Pob 9201,  
 Old Bethpage, NY 11804-9001  
 14056970 +E-mail/PDF: creditonebknofifications@resurgent.com Apr 12 2018 01:35:05 Credit One Bank Na,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 14056971 +E-mail/PDF: creditonebknofifications@resurgent.com Apr 12 2018 01:35:05 Credit One Bank Na,  
 Po Box 98875, Las Vegas, NV 89193-8875  
 14056973 E-mail/Text: mrdiscen@discover.com Apr 12 2018 01:37:10 Discover Financial, Po Box 15316,  
 Wilmington, DE 19850  
 14062218 E-mail/Text: mrdiscen@discover.com Apr 12 2018 01:37:10 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14056972 +E-mail/Text: mrdiscen@discover.com Apr 12 2018 01:37:10 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 14056975 +E-mail/Text: notices@ircocu.com Apr 12 2018 01:37:39 Irco Community Fcu,  
 450 Hillcrest Blvd., Phillipsburg, NJ 08865-1527  
 14056976 +E-mail/Text: bnckohlsnotices@becket-lee.com Apr 12 2018 01:37:11 Kohls/Capital One,  
 Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
 14056977 +E-mail/Text: bnckohlsnotices@becket-lee.com Apr 12 2018 01:37:11 Kohls/Capital One,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
 14085946 +E-mail/Text: bankruptcydpt@mcmeq.com Apr 12 2018 01:37:28 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14057710 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 12 2018 01:35:23  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14087550 E-mail/Text: bnc-quantum@quantum3group.com Apr 12 2018 01:37:16  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14056979 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 12 2018 01:37:32 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 14073331 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 12 2018 01:37:32 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408  
 14056980 +E-mail/PDF: gecsed@recoverycorp.com Apr 12 2018 01:35:11 Synchrony Bank/ JC Penneys,  
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0313-4

User: Keith  
Form ID: 152

Page 2 of 2  
Total Noticed: 55

Date Rcvd: Apr 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14056981	+E-mail/PDF: gecsedirecoverycorp.com Apr 12 2018 01:35:11 Po Box 965007, Orlando, FL 32896-5007	Synchrony Bank/ JC Penneys,
14056982	+E-mail/PDF: gecsedirecoverycorp.com Apr 12 2018 01:35:02 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060	Synchrony Bank/Lowes,
14056983	+E-mail/PDF: gecsedirecoverycorp.com Apr 12 2018 01:35:11 Po Box 956005, Orlando, FL 32896-0001	Synchrony Bank/Lowes,
14056984	+E-mail/PDF: gecsedirecoverycorp.com Apr 12 2018 01:35:11 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060	Synchrony Bank/QVC,
14056985	+E-mail/PDF: gecsedirecoverycorp.com Apr 12 2018 01:35:11 Po Box 965018, Orlando, FL 32896-5018	Synchrony Bank/QVC,
14056986	+E-mail/PDF: gecsedirecoverycorp.com Apr 12 2018 01:35:04 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060	Synchrony Bank/Sams,
14056987	+E-mail/PDF: gecsedirecoverycorp.com Apr 12 2018 01:35:02 Po Box 965005, Orlando, FL 32896-5005	Synchrony Bank/Sams,
14056988	+E-mail/PDF: gecsedirecoverycorp.com Apr 12 2018 01:35:02 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060	Synchrony Bank/Sams Club,
14056989	+E-mail/PDF: gecsedirecoverycorp.com Apr 12 2018 01:35:02 Po Box 965005, Orlando, FL 32896-5005	Synchrony Bank/Sams Club,
14056990	+E-mail/PDF: gecsedirecoverycorp.com Apr 12 2018 01:35:11 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060	Synchrony Bank/Walmart,
14056991	E-mail/PDF: gecsedirecoverycorp.com Apr 12 2018 01:35:21 Po Box 965024, El Paso, TX 79998	Synchrony Bank/Walmart,

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
KEVIN G. MCDONALD on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
PAUL H. YOUNG on behalf of Debtor Louis E Waite support@ymalaw.com, ykaecf@gmail.com,  
paullawyers@gmail.com, pyoung@ymalaw.com  
PAUL H. YOUNG on behalf of Joint Debtor Deborah A. Waite support@ymalaw.com, ykaecf@gmail.com,  
paullawyers@gmail.com, pyoung@ymalaw.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Louis E Waite and Deborah A. Waite

Debtor(s)

Case No: 18-11036-ref

Chapter: 13

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***NOTICE OF RESCHEDULED HEARING***

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a CONFIRMATION HEARING will be held before the Honorable Richard E. Fehling

, United States Bankruptcy Court 6/5/18 at 09:00 AM , in Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601

For The Court

Timothy B. McGrath  
Clerk of Court